listed below:

10/534896 T-810 P.004/010 F-820

Rec'd PCT/PTO 2 6 OCT 2005

DECLARATION AND POWER OF ATTORNEY FOR UTILITY AND PLANT PATENT APPLICATION

[] Submitted with Initial Filing. [X] Submitted after Initial Filing (surcharge under 37 C.F.R. 1.16(e) required). As a below named inventor, I hereby declare that: My residence, mailing address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor of the subject matter which is claimed and for which patent is sought on the invention entitled System and Method for Conducting Residential Financi Transactions, the specification of which [] is attached hereto [X] was filed on May 13, 2005 as United States Application No. 10/534.896 or PCT Internation Application Number and was amended on (if applicable). I hereby state that I have reviewed and understand the contents of the above identified specificati including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.I. 1.56, including for continuation-in-part applications, material information which became availa between the filing date of the prior application and the national or PCT international filing date of continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any fore application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any P international application which designated at least one country other than the United States of Ameri listed below and have also identified below, by checking the box, any foreign application for pate inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing defore that of the application on which priority is claimed. Prior Foreign Application Number(s) Country Foreign Filing Date Priority Certified Copy Attached YES NO US03/034339 WO 10/28/2003	This Declaration is:					
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Page 1 of 3

Application Serial Number(s)	Filing Date
60/421,689	10/28/02
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I hereby claim the benefit under 35 U.S.C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C.F.R., Section 1:56 which became available between the filing date of the prior application and the national or PCT International filing date of this application

Filing Date	Status (pending, patented, abandoned)
•	
	Filing Date

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

- [X] Practitioners at Customer Number 24964; or
- | | Practitioner(s) named below:

Name	Registration Number

Attorney	Nume and Reg	istration No.					
Firm Na	me						
Address	· · · · · ·						
City, Sta	te, Zip						
Telephor	10						
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Name of Sole I	ventor	[]Ap	etition has be	en filed f	or this unsigne	ed inventor	
Name of Sole Is Given Name (first and middle)	Adbulkade			Name or	or this unsigne	ed inventor	
Given Name	Adbulkade		Family	Name or	I	ed inventor	
Given Name (first and middle) Inventor's	Adbulkado Kung t	Ch State	Family Surnan	Name or ne Country	Thomas	8//	